

government is duty-bound to assist and encourage Taiwan's businesses. Government support, he argues, helps entrepreneurs to create wealth and earn profits that can be shared with society.

The Premier is committed to improving the welfare of the island's disadvantaged groups, including persons of low-income, the disabled, laborers and farmers, aborigines, and retired servicemen. He has established programs to solve the social problems arising from the widening gap between Taiwan's rich and poor.

As a statesman, the scholarly Premier represents the progressive, moderate, reform-minded native forces and exhibits a sense of pragmatism and flexibility so necessary to prudent governance. Idealistic, visionary, and broad-minded, he nevertheless detests empty talk and demands concrete actions and realistic programs. Lien is personally involved in policy-making and major decision-making, but he promotes the democratization of authority. He continues to delegate more powers and responsibilities to his ministers that previous premiers. Inefficiency, factionalism, corruption, selfishness, rejection of criticisms, and bureaucratic snobbery are the very problems he intends to reduce. Rejecting the Government's internal division and confrontation, the democratic-minded Lien stresses the need for coordination, cooperation, and consensus (the three C's). With a strong sense of responsibility, he scorns personal dictatorship in the post of premier, and advocates coordinated team work. As a scholarly statesman, he expects thorough investigations and research to be the foundation of decisions. Fearless of obstacles, setbacks, and difficulties, Lien accepts challenges and rejects a defeatist attitude. His primary concern is the prosperous future of the ROC. Idealist yet pragmatic, flexible yet firm on principles, he is strongly attached to the soil of Taiwan. But though profoundly rooted in Taiwan and committed to the "Taiwanization" of the island, he is nevertheless deeply concerned with the future of China and the ultimate reunification of Taiwan and the mainland. His forthright leadership style does not hinder his consideration or acceptance of different views and ideas that will enhance the lives of the Taiwan people.

A champion of reform, democratization, Taiwanization, and native rule, Lien Chan represents a new generation of moderate, dedicated, pragmatic, well-educated, highly-experienced, and internationally-minded native leaders in the dawn of a new era. He is the very kind of leader who will be able to lead Taiwan through its very difficult transition to a highly developed, thoroughly modernized, and fully democratized society—indeed, this is Lien's historic task and chosen mission.

SALUTE TO DORILL B. WRIGHT,
KEN HESS, AND JAMES DANIELS

HON. ELTON GALLEGLY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 25, 1995

Mr. GALLEGLY. Mr. Speaker, I rise today in recognition of three selfless and tireless public servants who, for many years, have made it their business to make life better for the people of Port Hueneme.

Dorill B. Wright, Ken Hess, and James Daniels have spent a combined total of 44 years on the Port Hueneme City Council and, as

anyone who has held locally elected office knows, these years were filled with countless meetings, weekend obligations and late night phone calls.

But the commitment of these three officials to their friends and neighbors in Port Hueneme hardly ended with their official city duties. All three took additional steps to even further involve themselves in a variety of county and statewide activities that benefitted a much larger constituency.

Dorill Wright, for whom the city named its cultural center in 1988, served on the council for 24 years, 16 as mayor.

A past director and president of the Port Hueneme Chamber of Commerce, he has served on the Ventura County grand jury, the California Coastal Commission, local hospital boards and a wide variety of civic and governmental groups far too numerous to list individually.

Ken Hess, who served on the council for 12 years, has also been an active and involved member of his community. He has been a member and chairman of the Ventura County Association of Governments, a member of the county's Drunk Driving Task Force and a past president of the Port Hueneme Chamber of Commerce.

Jim Daniels, a Port Hueneme resident for more than 40 years, spent 8 of those years on the city council and has more than lived up to the designation he earned back in 1963, Port Hueneme Citizen of the Year.

With Dorill and Ken, he helped the council develop the city's cultural center and the Ray Prueter Library, helped supervise the renovation of the Orvene Carpenter Community Center and the badly needed widening of Pleasant Valley Road. In addition to his council duties, Jim has played a leadership role in many community groups and advisory boards.

Mr. Speaker, these three men have made a difference in their community, the county and their State through their hard work and dedication. I ask my colleagues to join me in saluting their efforts today and wishing them all the best in the future.

THE "SUPER IRA" PROPOSAL

HON. WILLIAM M. THOMAS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 25, 1995

Mr. THOMAS. Mr. Speaker, I am very pleased that a consensus is finally emerging in favor of restoring the utility of Individual Retirement Accounts. President Clinton wants them back and so do many Members of this body.

As the sponsor of the House super IRA proposal being introduced today and the cosponsor of prior bills, I have long felt we need to give ordinary Americans more reasons to save for their own retirement. The Individual Retirement Account is one of the best savings incentives we have ever developed.

The need to expand savings is clear. Americans typically save less than people in other countries and the effect of their habit is clear. A Merrill Lynch survey shows half of American families have less than \$1,000 in net financial assets. Even those within 10 years of retirement (ages 55 to 64) only have \$6,880 in net

financial assets such as checking, savings, IRAs or 401(k) savings.

Another survey shows that the 76 million Americans in the Baby Boomer group are saving at rates far below what they need to maintain their standard of living after retirement. When we consider the prospect that Social Security may run out of funds early in the next century, the security of the Baby Boomers looks poor indeed. We need to develop savings incentives that will make them more secure. I strongly support the use of the Individual Retirement Account for that purpose.

A 1991 Money Magazine reader survey shows how popular the super IRA truly is with the people we want to serve. 97 percent said they would contribute to IRAs if IRAs were restored; the remaining 3 percent were largely already retired. People made it clear they would contribute new savings to their IRA. IRA popularity cut across all income groups.

The Super IRA gives Americans an opportunity to have deductible IRAs or an IRA Plus account in which earnings would be tax-free. The super IRA, with its elimination of the 10 percent early withdrawal penalty for withdrawals for education, medical costs, buying homes, long-term care and times of unemployment, provides a savings vehicle which gives working families the liquidity they want and may need. With both parties now endorsing the IRA as a means of helping middle income Americans, I hope my colleagues will join me in cosponsoring the Super IRA.

REPUBLICAN MANDATE WITH THE PEOPLE

HON. RON PACKARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 25, 1995

Mr. PACKARD. Mr. Speaker, the President covered a lot of ground last night. The President indicated that he heard the voters' message for change and seemed to try to bridge the gap between where his agenda was going and where Congress is now headed. However, the American people know that the devil is in the details. The American people are tired of empty promises and unrealistic rhetoric. They want results. Our Republican Contract With America Delivers just that—an aggressive agenda for change.

The people rejected liberal, big government "business as usual" in November. They overwhelmingly endorsed our Contract With America. We welcome the President to join us in passing that contract.

Republicans have a specific, positive mandate with America—less spending, less regulation, and less government. On the very first day of the new Congress, we changed the way Congress does business. This week we continue to change the business Congress does.

Republicans will continue to keep their promise with the people by passing a balanced budget amendment and unfunded mandates legislation. We are going to stay focused on our mandate with the American people. We are committed to moving forward with the contract we made with the voters of America.